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TO

NAME: Examiner Daniel Kesack

FIRM: U.S. Patent & Trademark Office

FAX NO.: 571-273-8300

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PAGES (INCLUDING COVER): 30

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FROM

NAME: James R. Miner, Reg. No. 40,444

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MESSAGE Attached please find the following regarding U.S. Patent Application No. 09/886,916:

1. Response (28 pages); ✓
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3. Fax Cover Sheet (1 page). ✓

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DATE: January 4, 2007

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CLIENT/MATTER NAME: JPMorgan

CLIENT/MATTER NO.: 72167.000305

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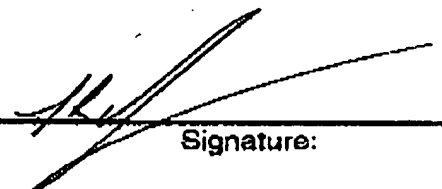
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Attorney Docket No. 72167.000305
Application Serial No: 09/886,916

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Application No.: 09/886,916
Attorney Docket No.: 72167.000305

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Application Number : 09/886,916 Confirmation No.: 6660
Applicant : Denis O'Leary
Filed : June 21, 2001
Title : METHOD AND SYSTEM FOR PROCESSING INTERNET
PAYMENTS
TC/Art Unit : 2164
Examiner: : Daniel KESACK

Docket No. : 72167.000305
Customer No. : 21967

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

AMENDMENT

Sir:

In reply to the Office Action dated October 4, 2006, Applicant offers the following remarks.

The claims are amended as reflected in the listing of claims, which begins on page 2.

Remarks begin on page 22 of this paper.